

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: RUIZ, LUIS M
Maribel Ruiz

Case No. 09-01668

Chapter 7

Debtors

**AMENDED CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BRADLEY J. WALLER, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$250,178.00
(without deducting any secured claims)

Assets Exempt: \$0.00

Total Distribution to Claimants: \$8,160.86

Claims Discharged
Without Payment: \$8,391.37

Total Expenses of Administration: \$1,840.10

3) Total gross receipts of \$ 10,000.96 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$10,000.96 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$31,518.49	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,840.10	1,840.10	1,840.10
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	0.00	16,552.23	16,552.23	8,160.86
TOTAL DISBURSEMENTS	\$0.00	\$49,910.82	\$18,392.33	\$10,000.96

4) This case was originally filed under Chapter 7 on January 21, 2009.
The case was pending for 28 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 06/14/2011 By: /s/BRADLEY J. WALLER
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Tax Refund	1224-000	10,000.00
Interest Income	1270-000	0.96
TOTAL GROSS RECEIPTS		\$10,000.96

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
2	GMAC	4300-000	N/A	31,518.49	0.00	0.00
TOTAL SECURED CLAIMS			\$0.00	\$31,518.49	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BRADLEY J. WALLER	2100-000	N/A	1,750.10	1,750.10	1,750.10
BRADLEY J. WALLER	2200-000	N/A	90.00	90.00	90.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	1,840.10	1,840.10	1,840.10

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	COM ED CO	7100-000	N/A	542.92	542.92	267.68
3	SPIRIT OF AMERICA NATIONAL BANK/LANE BRYANT	7100-000	N/A	336.72	336.72	166.02
4	Recovery Management Systems Corporation - Walmart	7100-000	N/A	2,358.40	2,358.40	1,162.78
5	LVNV Funding LLC - Resurgent	7100-000	N/A	4,853.13	4,853.13	2,392.77
6	LVNV Funding LLC - Resurgent	7100-000	N/A	2,236.56	2,236.56	1,102.71
7	LVNV Funding LLC - Resurgent	7100-000	N/A	1,144.50	1,144.50	564.28
8	CitiFinancial, Inc.	7100-000	N/A	5,080.00	5,080.00	2,504.62
TOTAL GENERAL UNSECURED CLAIMS			0.00	16,552.23	16,552.23	8,160.86

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-01668

Case Name: RUIZ, LUIS M
Maribel Ruiz

Period Ending: 06/14/11

Trustee: (330500) BRADLEY J. WALLER

Filed (f) or Converted (c): 01/21/09 (f)

\$341(a) Meeting Date: 02/19/09

Claims Bar Date: 06/08/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	Principal Residence	234,000.00	0.00	DA	0.00	FA
2	Cash on hand	250.00	0.00	DA	0.00	FA
3	Savings Account	3.00	0.00	DA	0.00	FA
4	Checking Account - Citibank	2,650.00	0.00	DA	0.00	FA
5	Checking Account - National City	150.00	0.00	DA	0.00	FA
6	Household goods	5,000.00	0.00	DA	0.00	FA
7	Wearing Apparel	1,500.00	0.00	DA	0.00	FA
8	Wedding Ring	200.00	0.00	DA	0.00	FA
9	Vehicle - 1992 Honda	600.00	0.00	DA	0.00	FA
10	Vehicle - 1999 Monte Carlo	1,500.00	0.00	DA	0.00	FA
11	Pension - 401(k)	4,000.00	0.00	DA	0.00	FA
12	Stock - WalMart	325.00	0.00	DA	0.00	FA
13	Child Support	Unknown	Unknown	DA	0.00	FA
14	Tax Refund (u)	0.00	10,000.00		10,000.00	FA
Int	INTEREST (u)	Unknown	N/A		0.96	FA
15	Assets Totals (Excluding unknown values)	\$250,178.00	\$10,000.00		\$10,000.96	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): November 17, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-01668

Case Name: RUIZ, LUIS M
Maribel Ruiz

Taxpayer ID #: **-***3111

Period Ending: 06/14/11

Trustee: BRADLEY J. WALLER (330500)

Bank Name: The Bank of New York Mellon

Account: 9200-*****59-65 - Money Market Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
07/19/10	{14}	Metropolitan Bank	per court order of March 5, 2010	1224-000	10,000.00		10,000.00
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.23		10,000.23
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.58		10,000.81
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.08		10,000.89
10/27/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.07		10,000.96
10/27/10		To Account #9200*****5966		9999-000		10,000.96	0.00

ACCOUNT TOTALS	10,000.96	10,000.96	\$0.00
Less: Bank Transfers	0.00	10,000.96	
Subtotal	10,000.96	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$10,000.96	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-01668

Case Name: RUIZ, LUIS M
Maribel Ruiz

Taxpayer ID #: **-***3111

Period Ending: 06/14/11

Trustee: BRADLEY J. WALLER (330500)

Bank Name: The Bank of New York Mellon

Account: 9200-*****59-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
10/27/10		From Account #9200*****5965		9999-000	10,000.96		10,000.96
12/10/10	101	BRADLEY J. WALLER	Dividend paid 100.00% on \$90.00, Trustee Expenses; Reference:	2200-000		90.00	9,910.96
12/10/10	102	BRADLEY J. WALLER	Dividend paid 100.00% on \$1,750.10, Trustee Compensation; Reference:	2100-000		1,750.10	8,160.86
12/10/10	103	COM ED CO	Dividend paid 49.30% on \$542.92; Claim# 1; Filed: \$542.92; Reference:	7100-000		267.68	7,893.18
12/10/10	104	SPIRIT OF AMERICA NATIONAL BANK/LANE BRYANT	Dividend paid 49.30% on \$336.72; Claim# 3; Filed: \$336.72; Reference:	7100-000		166.02	7,727.16
12/10/10	105	Recovery Management Systems Corporation - Walmart	Dividend paid 49.30% on \$2,358.40; Claim# 4; Filed: \$2,358.40; Reference:	7100-000		1,162.78	6,564.38
12/10/10	106	LVNV Funding LLC - Resurgent	Dividend paid 49.30% on \$4,853.13; Claim# 5; Filed: \$4,853.13; Reference:	7100-000		2,392.77	4,171.61
12/10/10	107	LVNV Funding LLC - Resurgent	Dividend paid 49.30% on \$2,236.56; Claim# 6; Filed: \$2,236.56; Reference:	7100-000		1,102.71	3,068.90
12/10/10	108	LVNV Funding LLC - Resurgent	Dividend paid 49.30% on \$1,144.50; Claim# 7; Filed: \$1,144.50; Reference:	7100-000		564.28	2,504.62
12/10/10	109	CitiFinancial, Inc.	Dividend paid 49.30% on \$5,080.00; Claim# 8; Filed: \$5,080.00; Reference:	7100-000		2,504.62	0.00

ACCOUNT TOTALS	10,000.96	10,000.96	\$0.00
Less: Bank Transfers	10,000.96	0.00	
Subtotal	0.00	10,000.96	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$10,000.96	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # 9200-*****59-65	10,000.96	0.00	0.00
Checking # 9200-*****59-66	0.00	10,000.96	0.00
	\$10,000.96	\$10,000.96	\$0.00